

**REMARKS**

All pending claims 1-6 are rejected.

Claims 1-5 are canceled.

Claim 6 has been amended and new claims 7-12 have been added.

**Objections to the Drawings:**

In response to the examiner's objections to the drawing Figures 1-3, replacement sheets 1/3 and 2/3 are submitted herewith in which the examiner's objections have been addressed. Figure 1 has been properly labeled as (Prior Art). Furthermore, the applicant would like to point out that the elements identified with reference numbers 1 through 5 in Figure 1 are properly described in the Specification as originally filed. The descriptions of the elements 1 through 5 can be found, for example, in the DESCRIPTION OF THE RELATED ART section at page 2, lines 3-16.

Figure 2 has been revised and the elements 13, 14, 15 and 20 are now labeled as "bank transfer", "credit card", "payment booth" and "validator," respectively. These labels correspond to the description of these elements found in the originally filed Specification at page 4, line 26 – page 5, line 21.

Figure 3 has been revised and the elements 31 through 39 are now labeled as "GPS", "RADIO", "voucher", "black list", "blue list", "ruels", "red list", "grey list" and "display," respectively. These labels correspond to the description of these elements found in the originally filed Specification at page 7, line 23 – page 9, line 15.

These amendments to the drawings have fully addressed the examiner's objections. Withdrawal of the objections to the drawings is kindly requested.

**Claim Rejections under 35 U.S.C. § 112:**

The examiner rejects claims 1-5 under 35 U.S.C. § 112, second paragraph, as being incomplete for omitting essential structural cooperative relationships of elements. Furthermore, the examiner rejects claim 3 under 35 U.S.C. § 112, second paragraph, as being indefinite. Specifically, the examiner states that the recitation of "To which he is likely to go" is vague and indefinite, reading on hypothetical situation.

In response, claims 1-5 have been canceled and rewritten as new claims 7-11. The applicants believe that the new claims 7-11 render these rejections moot. Withdrawal of the rejections under 35 U.S.C. § 112 is kindly requested.

**Claim Objections:**

The examiner objects to claims 1 and 2 because they contain reference characters corresponding to elements in drawings figures.

The newly presented claims 7 and 8, corresponding to the canceled claims 1 and 2, have addressed these objections. Withdrawal of the objections is kindly requested.

**Claim Rejections under 35 U.S.C. § 103:**

The examiner rejects claims 1-6 under 35 U.S.C. § 103(a) as being unpatentable over Bigari (US 5,010,485) in view of Russell et al. (US 2002/0029195). For the reasons presented below, this rejection is traversed.

As stated above, claims 1-5 have been canceled and replaced by new claims 7-11. The independent claim 7 recites a system comprising:

a central station for executing service payment requests submitted by a user of a voucher independent of voucher charging or recharging operations; and  
a plurality of service access validation stations comprising validators, in communication with the central station, wherein upon presentation of the voucher by the user, the validator performing charging or recharging operation on the voucher subject to an agreement from the central station and provides access to the service.

As required by these recited limitations, the claimed system requires a central station (see element 10 in FIG. 1) to which the user deposits payments via a variety of means into her voucher account. This payment operation executed by the central station is independent of the charging or recharging of the voucher performed at one of a plurality of service access validation stations. These claimed elements are fully supported by the disclosure of the originally filed Specification.

In contrast, Bigari does not disclose such a system. According to the portions of Bigari disclosure identified by the examiner, Bigari discloses a conventional credit card approval process where when the customer presents her charge card (i.e. a voucher) to a "payment voucher apparatus located remotely from the point of purchase station (typically a cash register)" the "payment voucher apparatus" dials up the "host institution" to check whether the particular credit card account has sufficient credit in the balance. If the data stored in the "host institution" for that charge card shows sufficient credit, the purchase is approved. (See Bigari at column 3, line 33 – column 4, line 64).

As described above, the disclosure of Bigari does not describe a service payment being made by the user into the "host institution" (analogous to the claimed "central station"). The examiner states that "Bigari teaches payment voucher located 'remote' from point of purchase. Examiner takes the position of 'remote' corresponding to separate." This concept of the payment voucher apparatus being located remotely from the point of purchase station is not relevant to the claimed limitation that the central station execute the service payment from the user independent of the voucher charging or recharging operation. What Bigari is describing is a charge card swipe device being physically separated from the cash register machine at the point of purchase. (See Bigari at column 3, line 53 – column 4, line 9, describing the "payment voucher apparatus" as having a "charge card reader" which receives a customer charge card information and an autodialer contacts the "host institution" to obtain approval for the transaction).

The examiner's next statement that "Bigari discloses a host institution as a validation station because a host institution is a verification center" is misplaced. The host institution of the Bigari's system does not disclose the claimed plurality of service access validation station. The service access validation station is where the user presents her voucher to gain access to a desired service at a particular service provider location.

Thus, Bigari does not disclose the elements required by the new claim 7. And furthermore, even if the Bigari and the Russell references can be properly combined, the disclosure of Russell does not cure the deficiency of Bigari. For example, Russell does not disclose a plurality of service access validation stations as claimed in claim 7. Accordingly, the new claim 7, which is an amended version of the originally filed claim 1, is allowable over the

cited references because the references whether taken singly or in combination do not teach or suggest the invention claimed in claim 7.

New claims 8-11 depend from claim 7, which is allowable over the cited references. Therefore, claims 8-11 are also allowable over the cited references.

Regarding claim 6, at least for the following reasons, the applicant traverses the examiner's position that Bigari teaches all limitations of claim 6 except for rechargeable vouchers. Claim 6 has been amended to remove extraneous term "the" from the preamble and the extraneous "-" from the body of the claim. Otherwise claim 6 substantively remains same as filed. Claim 6 requires, among other things, means for "storing a list of vouchers, the validation of which is authorized and/or forbidden."

The examiner states that "in figure 2, Bigari discloses storing a list of vouchers when he discloses storing/indexing the account identification data in relation to information about vouchers." (Office Action at page 7). Figure 2 and the accompanying text describing the Figure 2 at column 7, line 9 – column 8, line 28 of Bigari may describe storing the current transaction data relating to the voucher and indexing to a next transaction, however, the disclosure of Bigari does **not** disclose a system that includes a means for storing a list of vouchers (such as the black, blue, red, grey lists described in the present Specification) the validation of which is authorized and/or forbidden. All Bigari discloses is that each voucher account is checked for sufficient credit every time a transaction is attempted with the voucher. That is not storing a list of vouchers the validation of which is authorized and/or forbidden.

Furthermore, the disclosure of Russell does not cure the deficiency of Bigari discussed above. Accordingly, claim 6 as amended is allowable over the cited references because the references whether taken singly or in combination do not teach or suggest the invention claimed in claim 6.

**New Claim:**

The new claim 12 is directed to a method and recites:

A method for managing rechargeable vouchers of access to a service,  
wherein a user of a voucher performs the steps of:  
communicating with a central station to make payments without  
connection with the voucher; and  
presenting the voucher to a validator of a service access validation station  
to gain access to the service wherein the validator performs a voucher charging or  
recharging operation subject to an agreement from the central station.

In contrast, neither Bigari nor Russell discloses a method steps requires by the new claim 12.

Thus, the new claim 12 is allowable over Bigari and Russell.

**Conclusion**

As a result of the amendments presented herein, claims 7-12 are pending. For the reasons provided above, the applicant believes that the pending claims place the present case in allowable form. Reconsideration of the present application, withdrawal of the objections and rejections and allowance are kindly requested.

This paper is being submitted within three (3) months of the mailing date of the Office Action and, thus, no additional fee is believed due. If a fee is due, however, the Commissioner is authorized to charge the Duane Morris Deposit account No. 04-1679.

Respectfully submitted,

Dated: December 8, 2006

/Won Joon Kouh/  
Won Joon Kouh  
Registration No. 42,763  
An attorney for the applicant

PTO Customer No. 28581  
DUANE MORRIS LLP